

Fig. 2

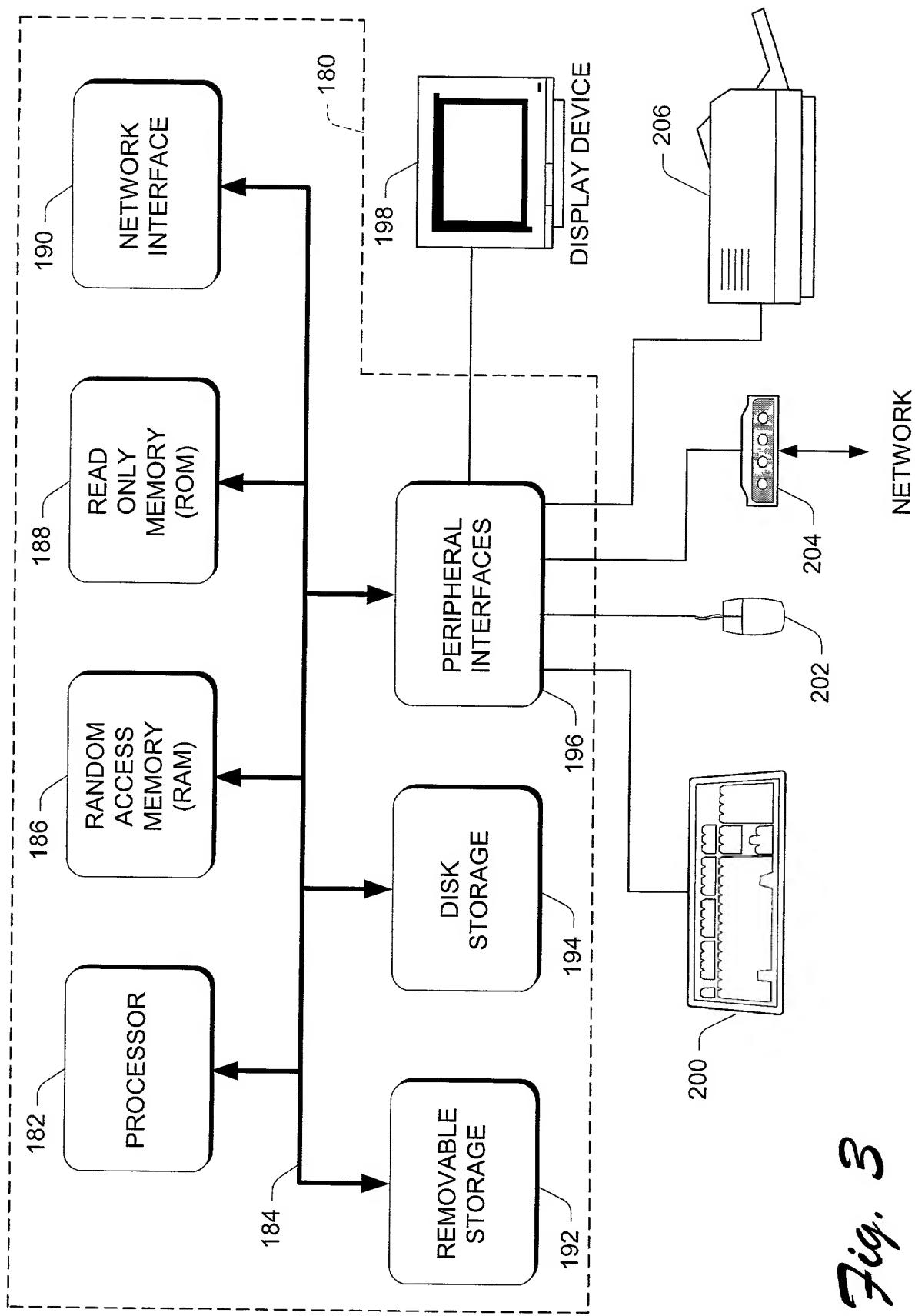


Fig. 3

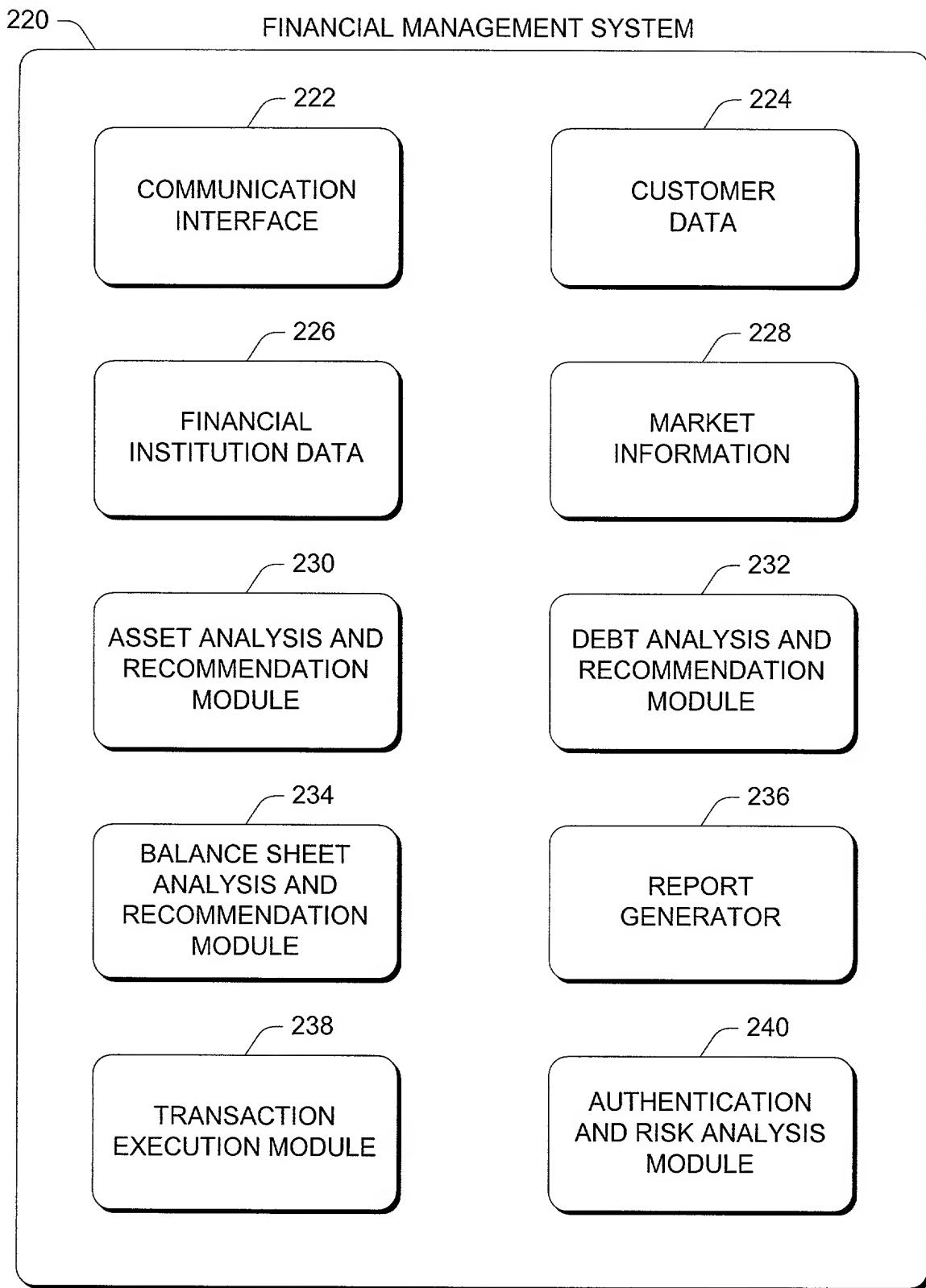


Fig. 4

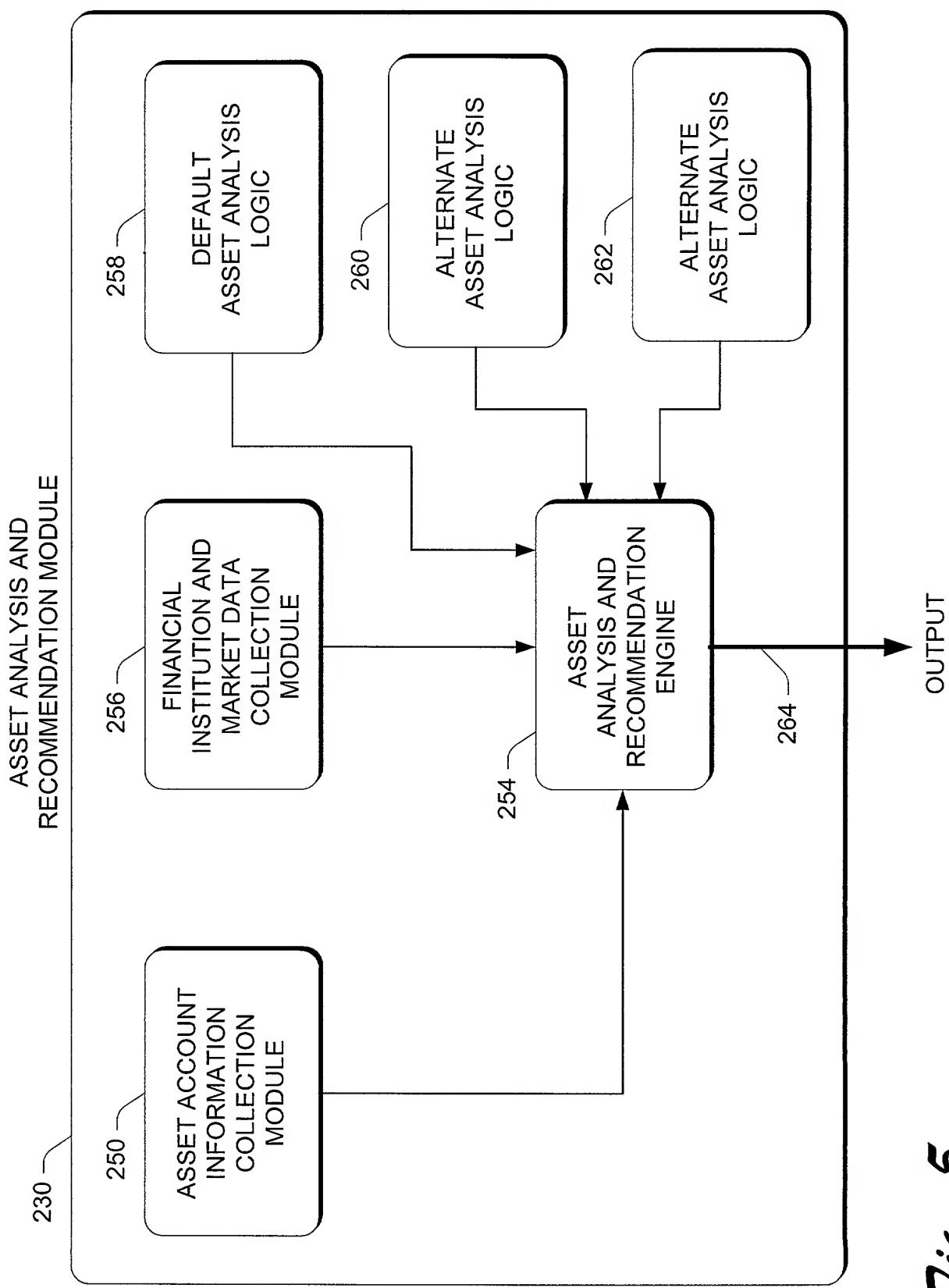


Fig. 5

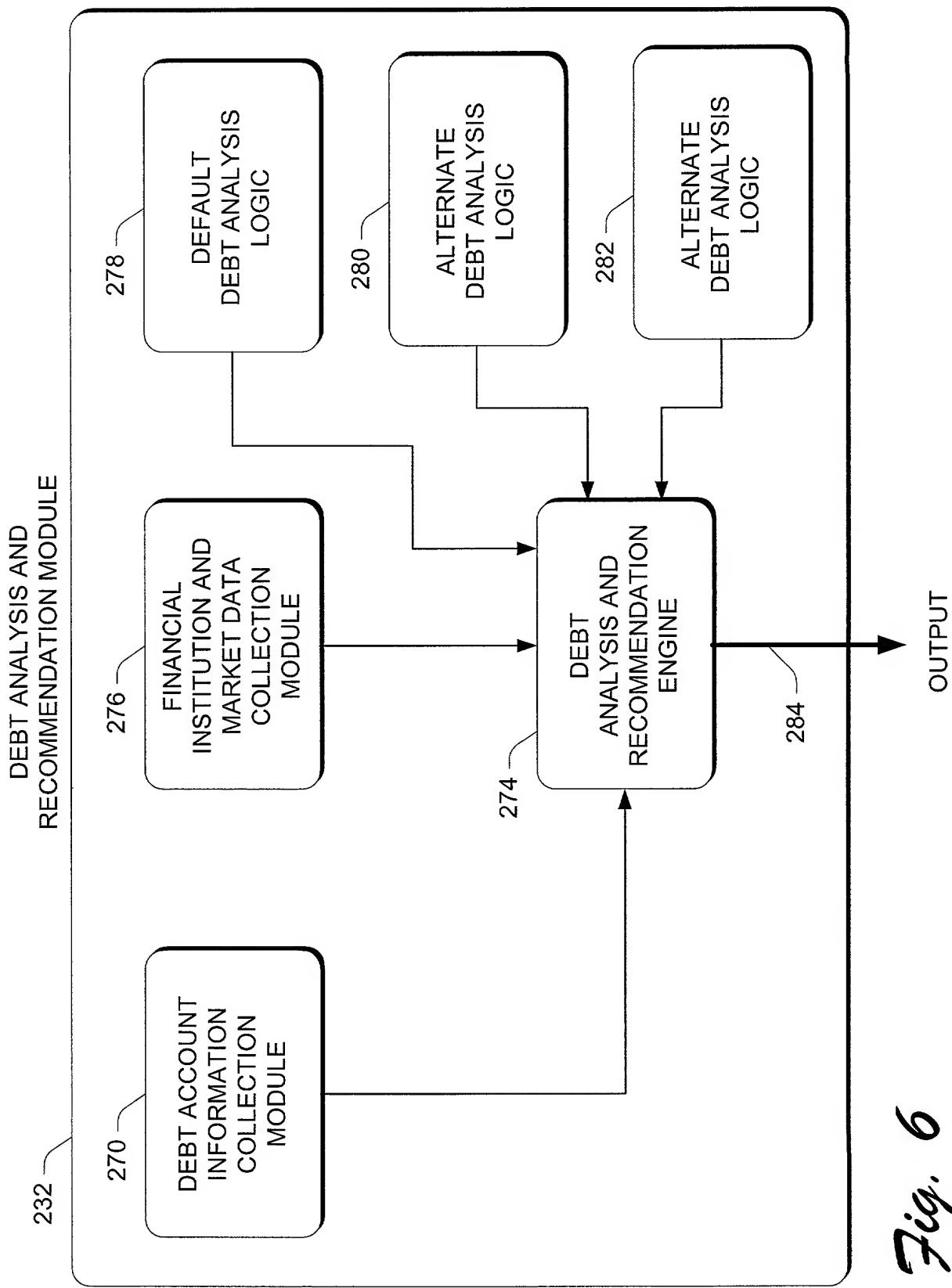


Fig. 6

BALANCE SHEET ANALYSIS AND  
RECOMMENDATION MODULE

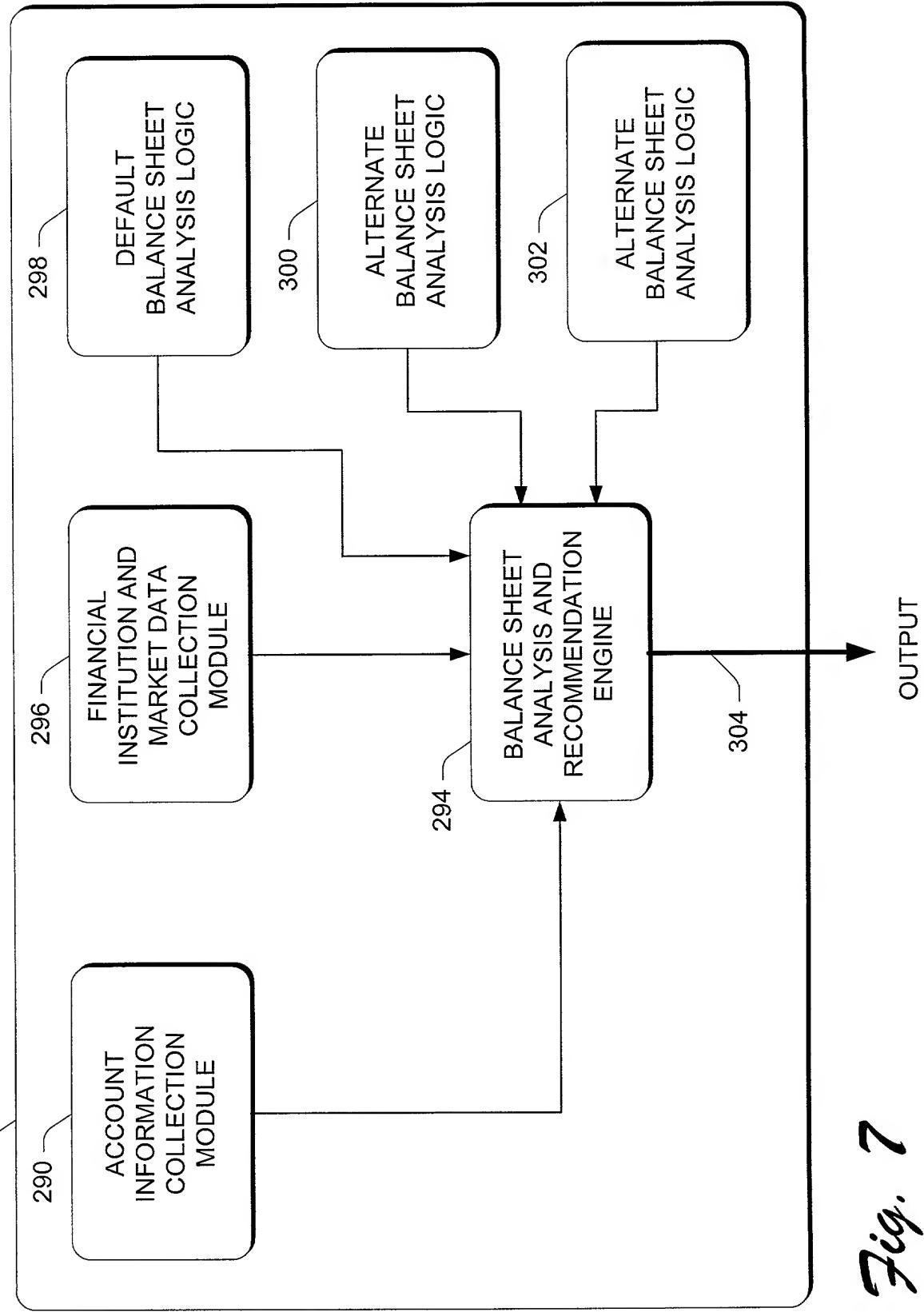


Fig. 7

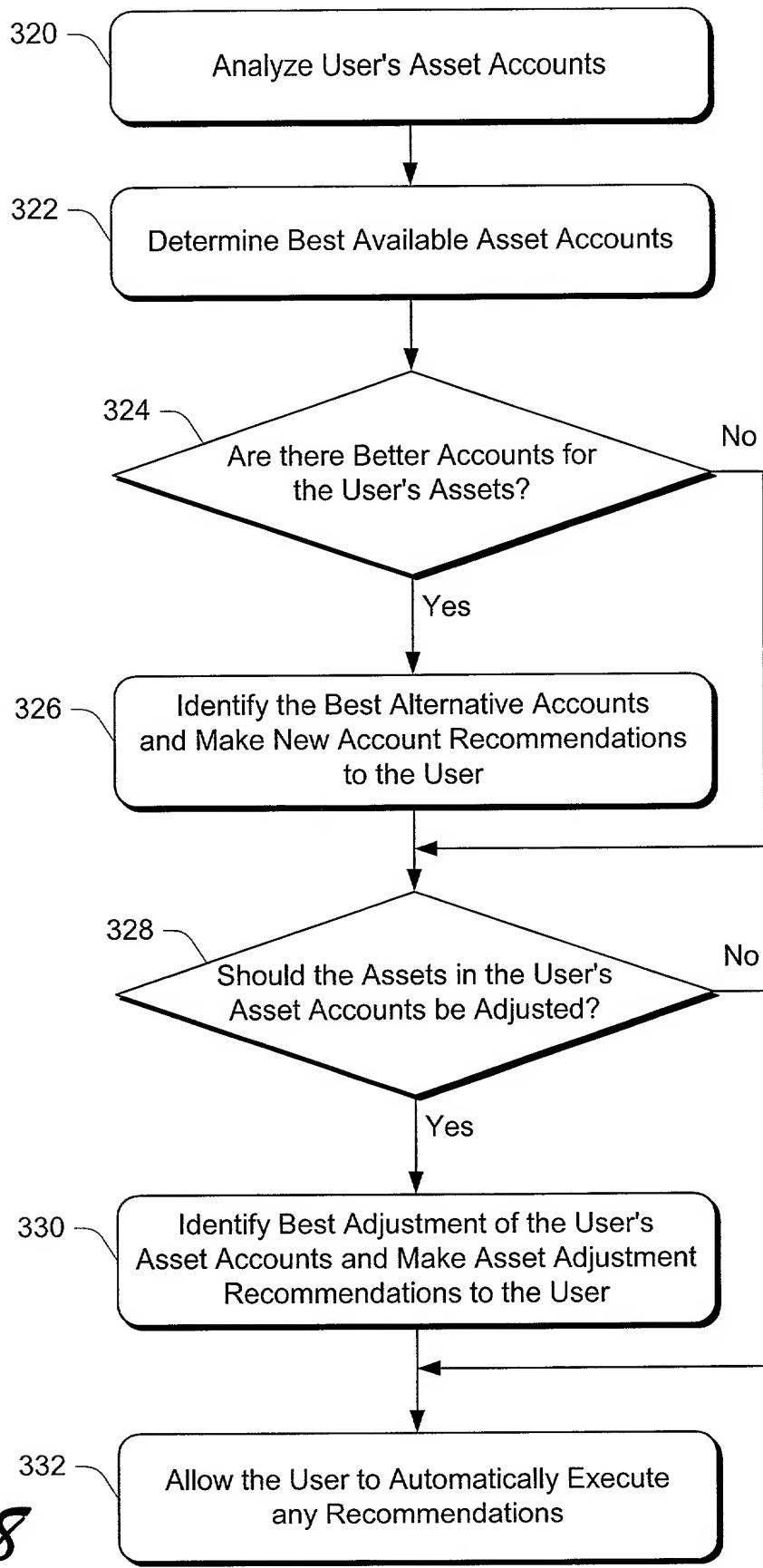


Fig. 8

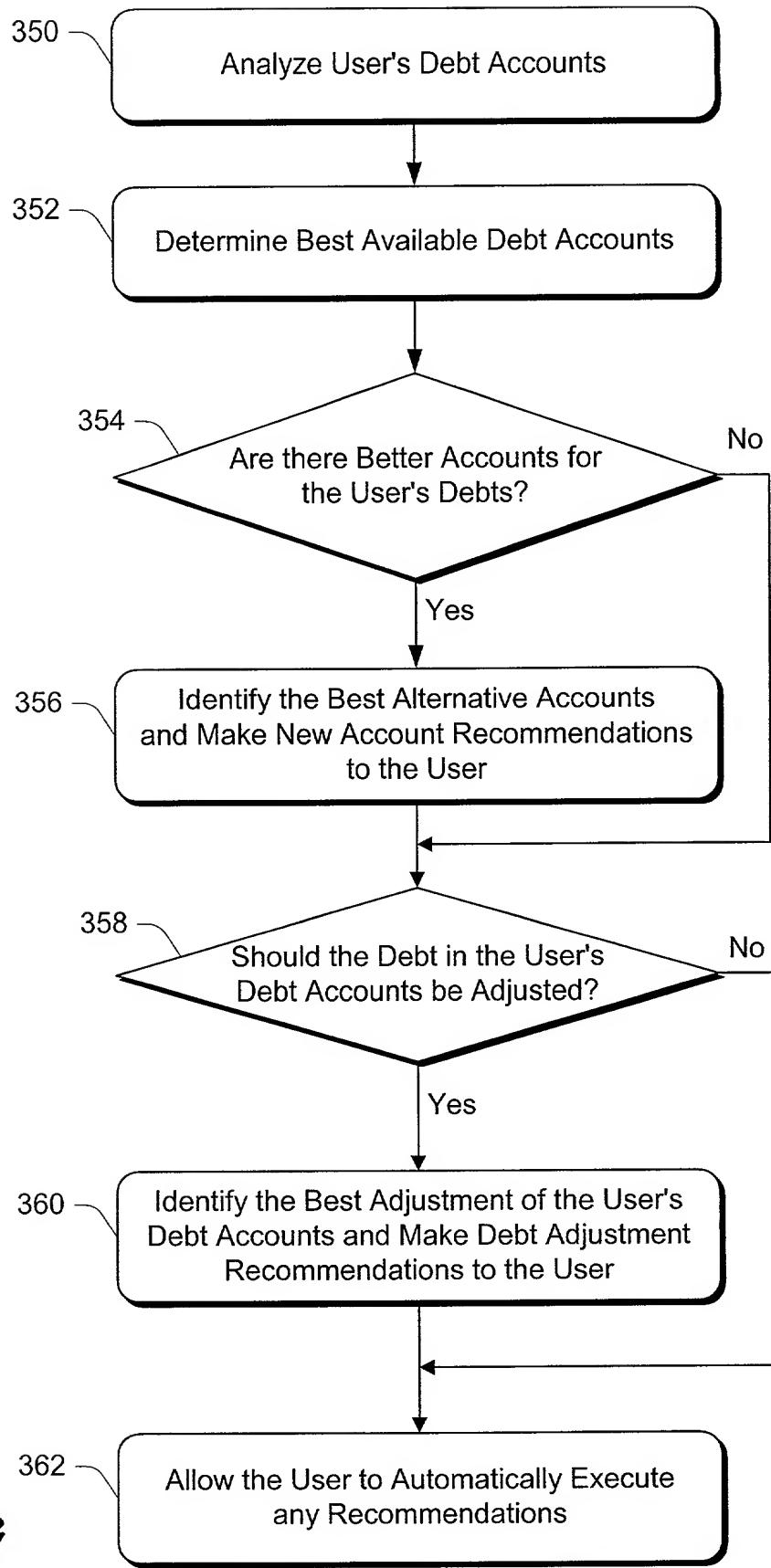


Fig. 9

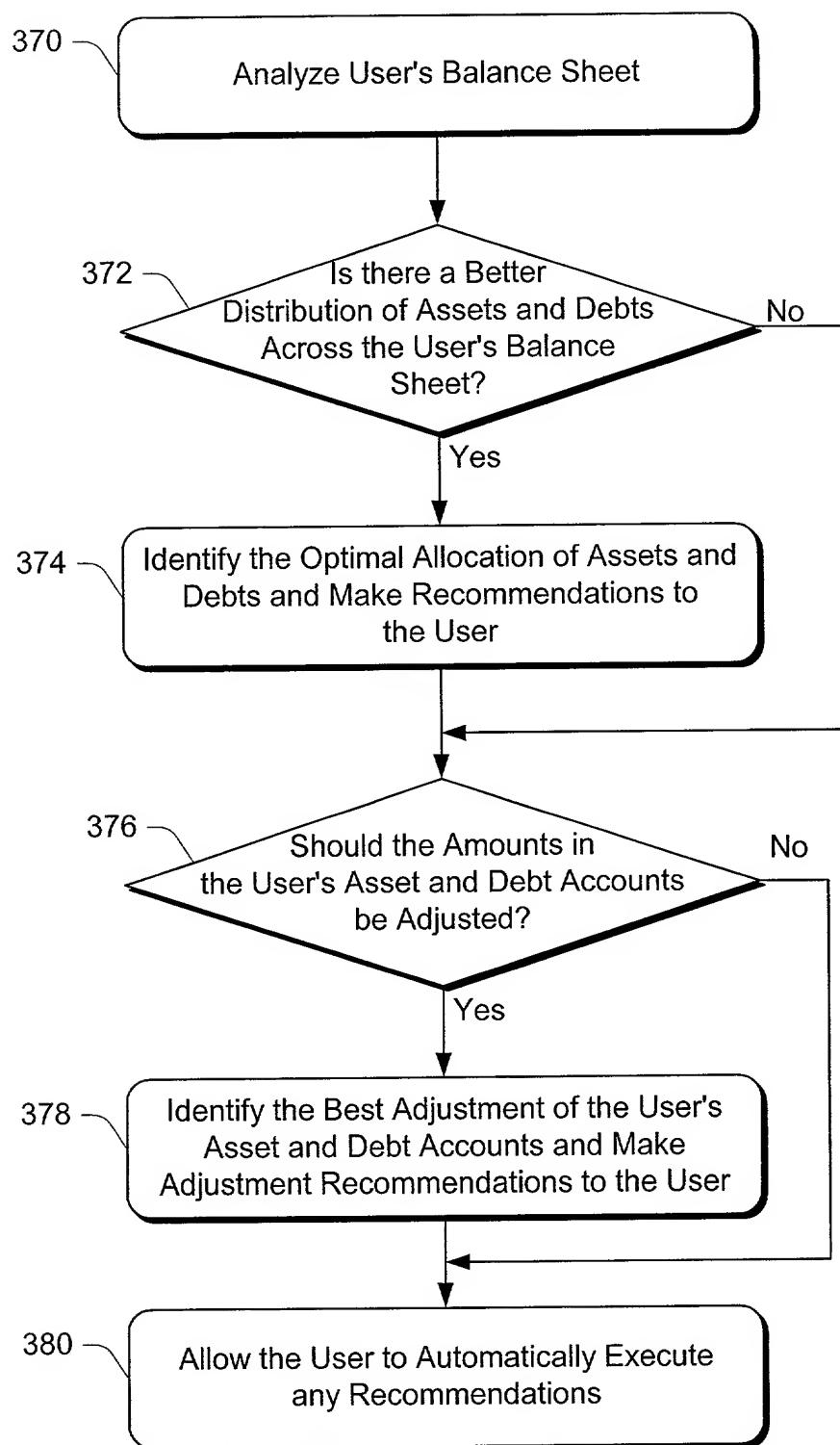


Fig. 10

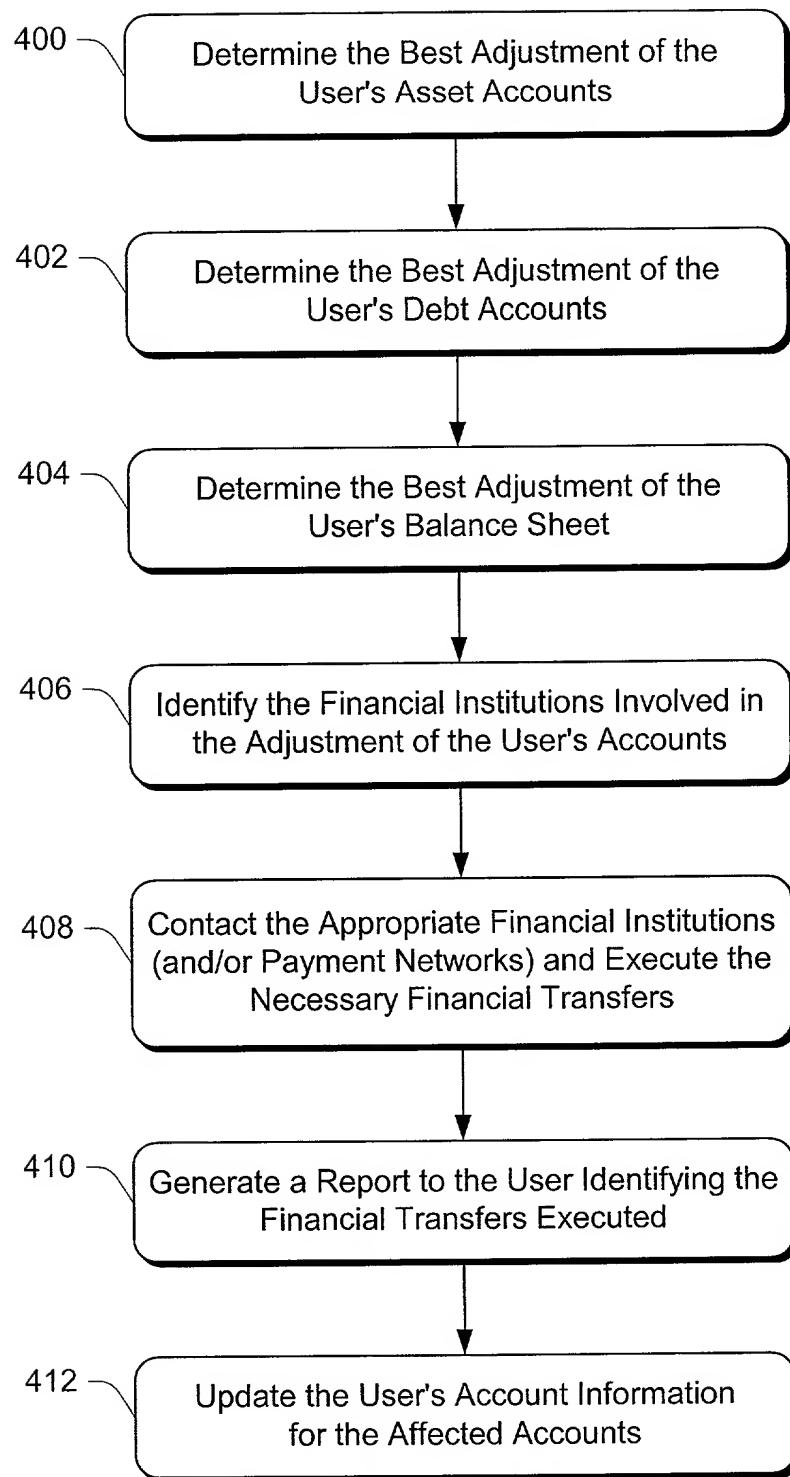


Fig. 11

430 →

Financial Institution Name	ABA and Routing Info	Internet URL	Account Offerings	Acct Type	Account Interest Rate	Minimum Account Balance
Bank of America	xxxxxxxxxxxx	www.bofa.com	Savings	Asset	2.00	Min. 200.00
			Non-Interest Checking	Asset	0.00	Min. 100.00
			Interest Checking	Asset	1.50	Min. 1000.00
			CD - 3 Months	Asset	5.00	Min. 500.00
			Home Equity	Debt	12.50	N/A
			Credit Card	Debt	18.00	N/A
			Overdraft Protection	Debt	16.00	N/A
Charles Schwab	xxxxxxxxxxxx	www.schwab.com	Money Market	Asset	4.75	Min. 2000.00
			ABC Mutual Fund	Asset	N/A	Min. 1000.00
					•	•
					•	•
					•	•

Fig. 12

440 ↗

Customer Name	Financial Institution	Account Number, Username, P/W	Active Accounts	Account Balance	User Preferences
John Smith	Bank of America	xxxxxxxxx xxxxxxxx	Savings	2208.63	Make all recommendations; Maintain minimum balance of \$1500 in Interest Checking; Do not transfer more than \$4000 per week; Pay down Overdraft Protection first; Do not withdraw funds from Rainbow Credit Union Savings account.
	Bank of America	xxxxxxxxx xxxxxxxx	Interest Checking	4126.87	
	Bank of America	xxxxxxxxx xxxxxxxx	Home Equity	12,240.32	
	Bank of America	xxxxxxxxx xxxxxxxx	Credit Card	3,566.45	
	Bank of America	xxxxxxxxx xxxxxxxx	Overdraft Protection	821.54	
	Bank of America	xxxxxxxxx xxxxxxxx			
Charles Schwab	xxxxxxxxx xxxxxxxx		Money Market	3628.94	
Rainbow Credit Union	xxxxxxxxx xxxxxxxx		Savings	562.34	
Jane Doe	Bank One	xxxxxxxxx xxxxxxxx	Savings	261.79	Do not recommend opening new accounts.
	Bank One	xxxxxxxxx xxxxxxxx	Non-Interest Checking	8245.21	
•		•	•	•	
•		•	•	•	
•		•	•	•	

Fig. 13

500 →

You can easily move your money between any of your accounts.  
To find out more about this feature, click here.

Signing up is as easy as 1-2-3

1). Select the institutions for which you would like this feature.

504	506	Move Money In	508	Credit Routing Number	510
502	Account Number	Out	Out Limit Per Transfer	Debit Routing Number	512
DJ Direct	469002278465		\$0.0		
Cash					
Wells Fargo Savings	6234059491	<input checked="" type="checkbox"/>	\$0.0		
Chase Savings	469002278466	<input checked="" type="checkbox"/>	\$0.0		
Wells Fargo Checking	567567	<input checked="" type="checkbox"/>	\$0.0		

Fig. 14

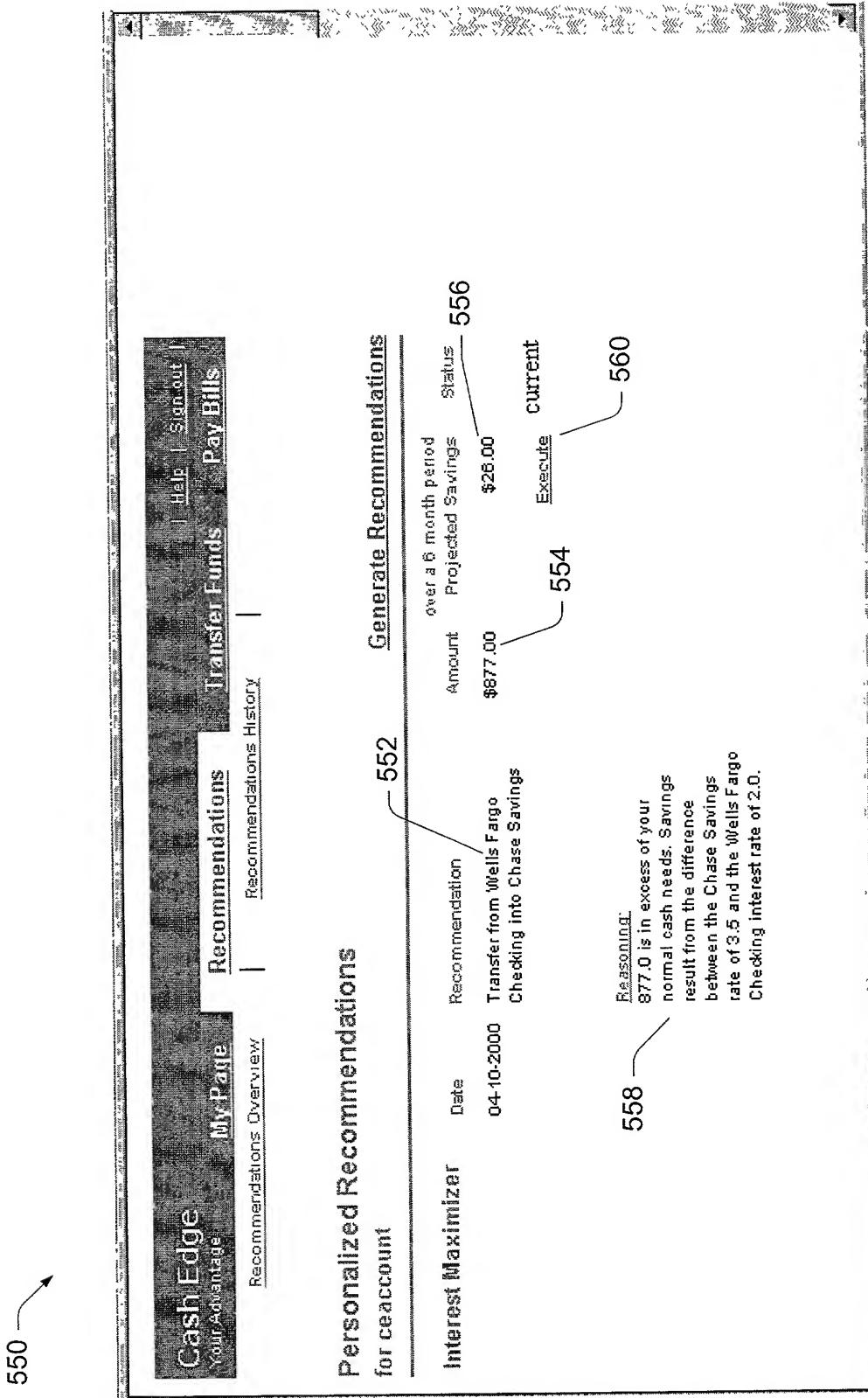


Fig. 15

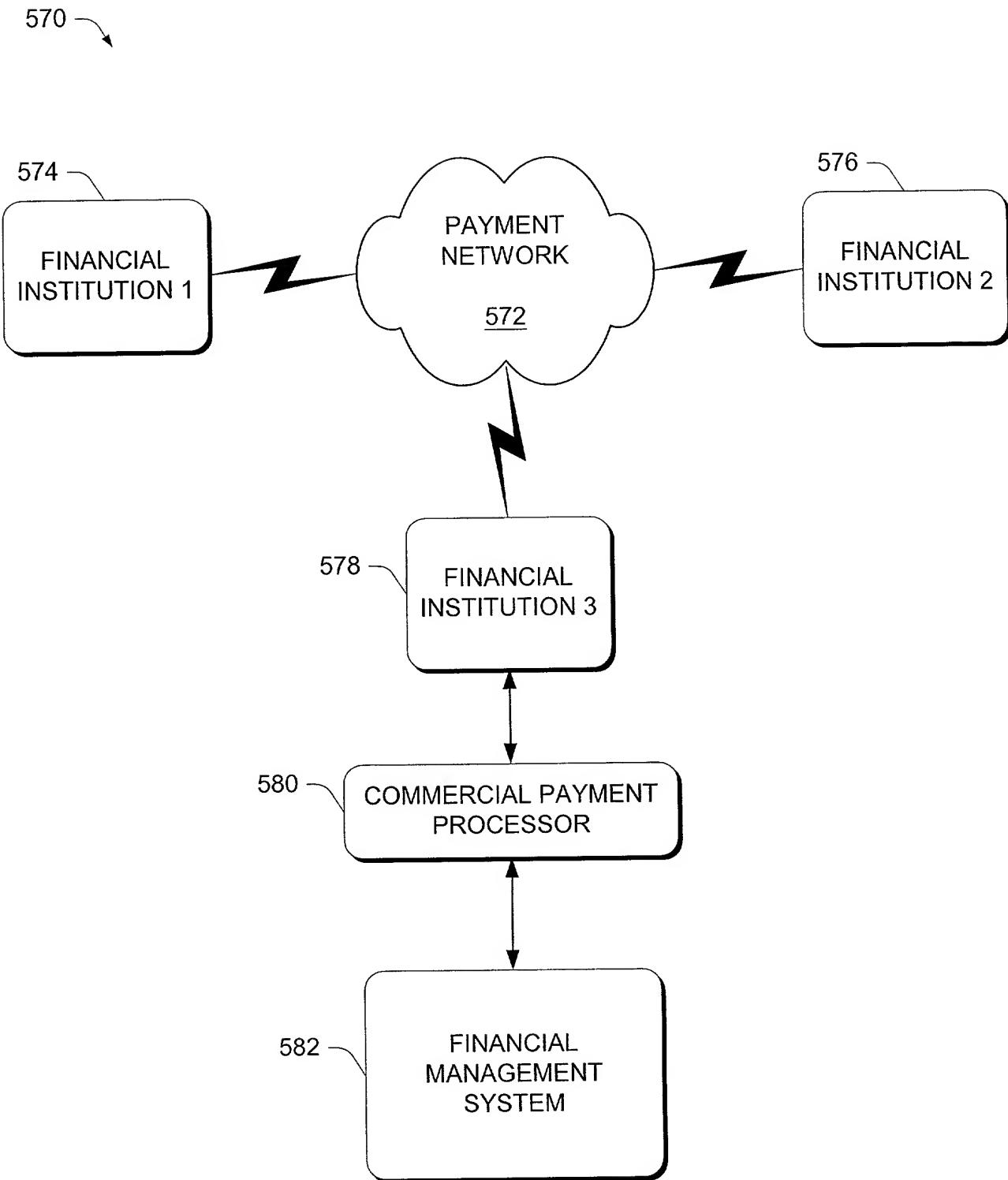


Fig. 16

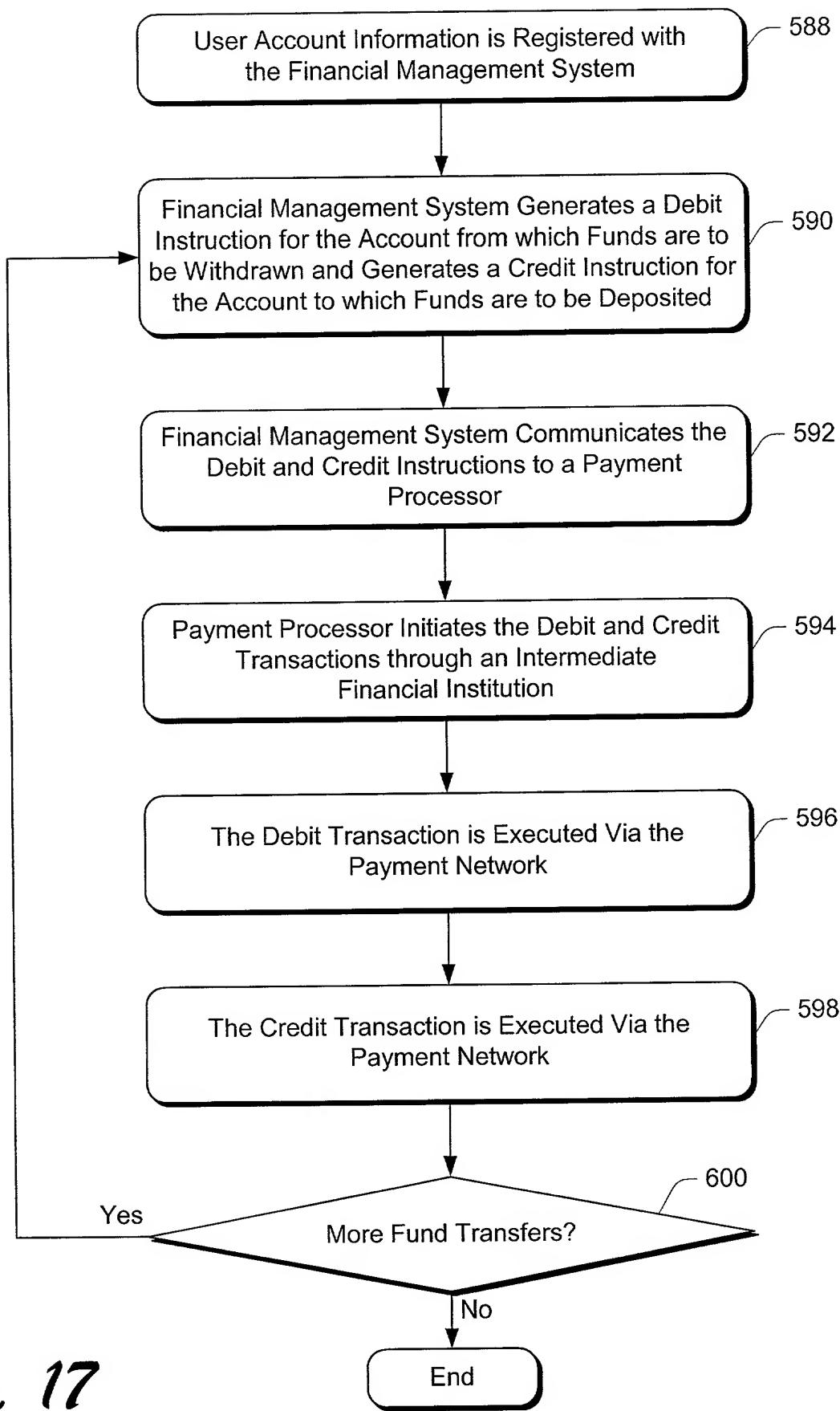


Fig. 17

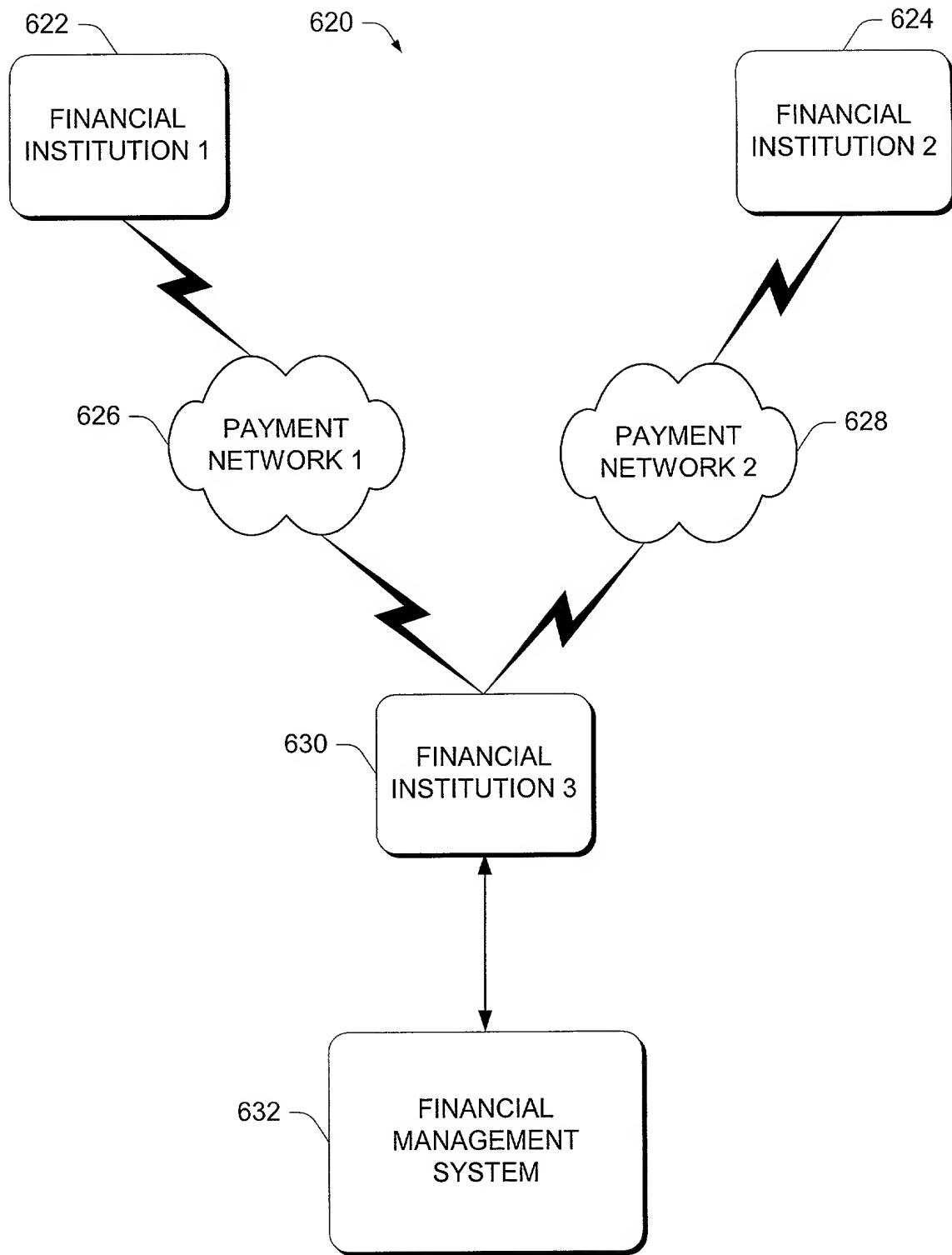


Fig. 18

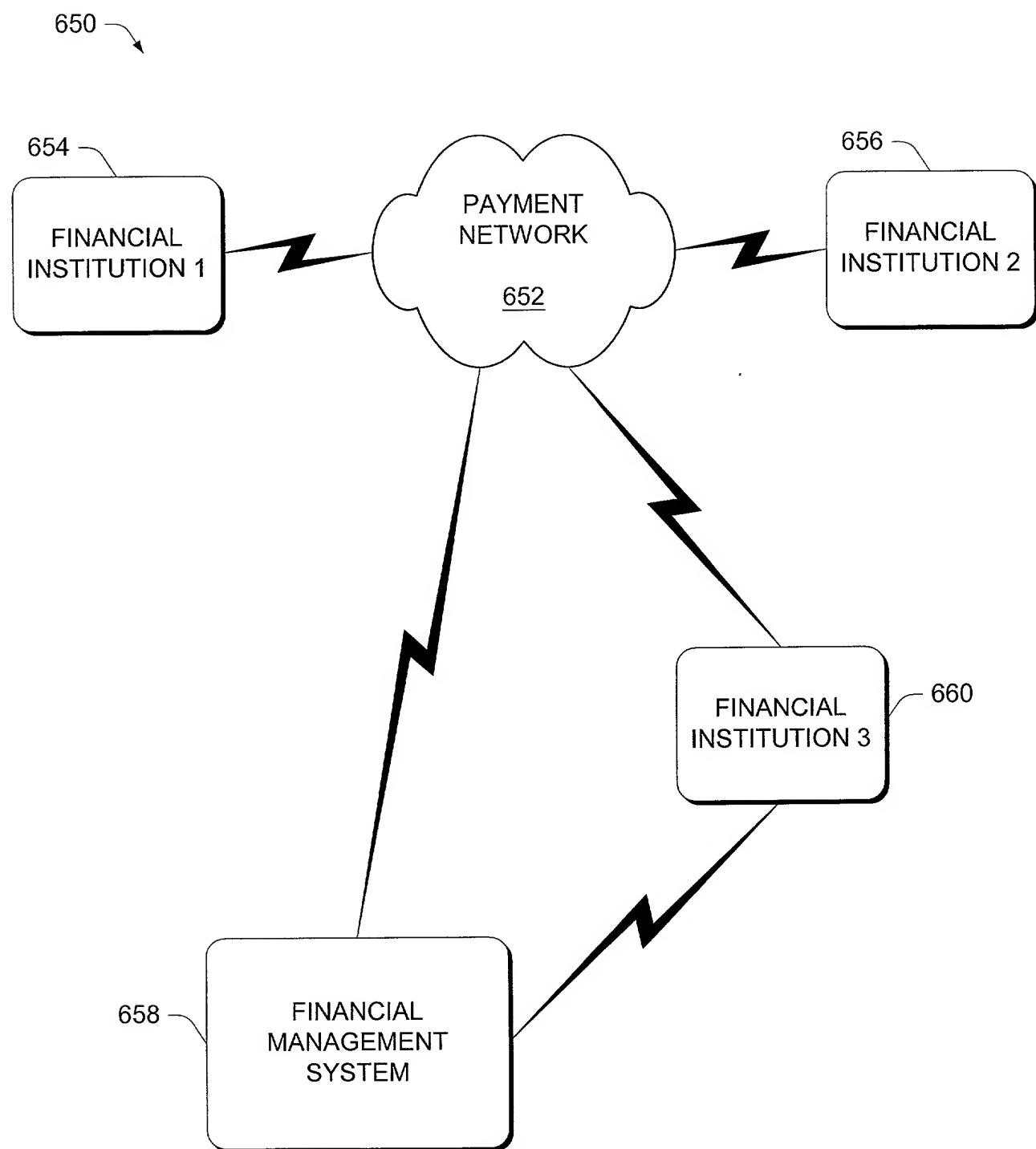


Fig. 19

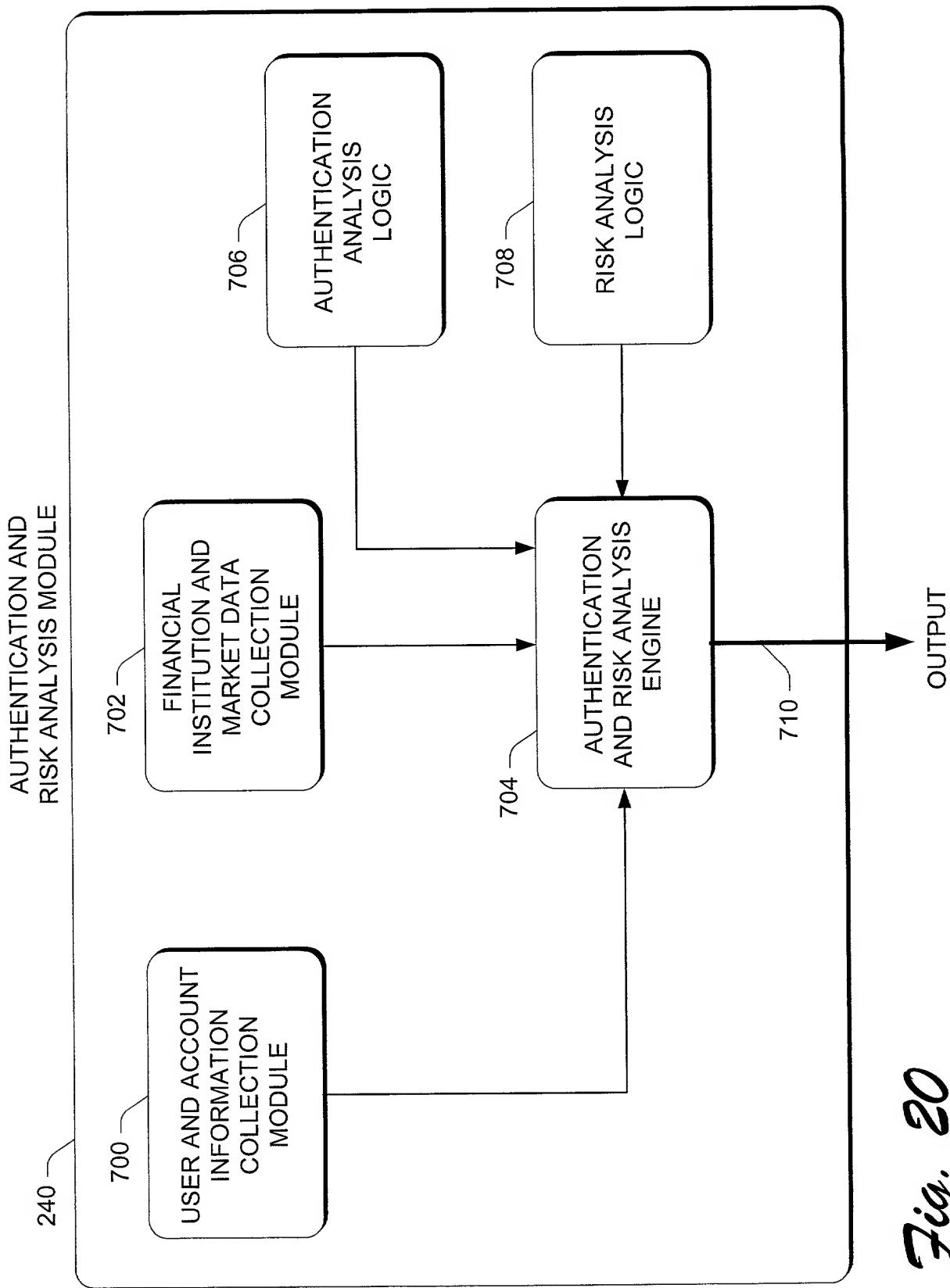


Fig. 20

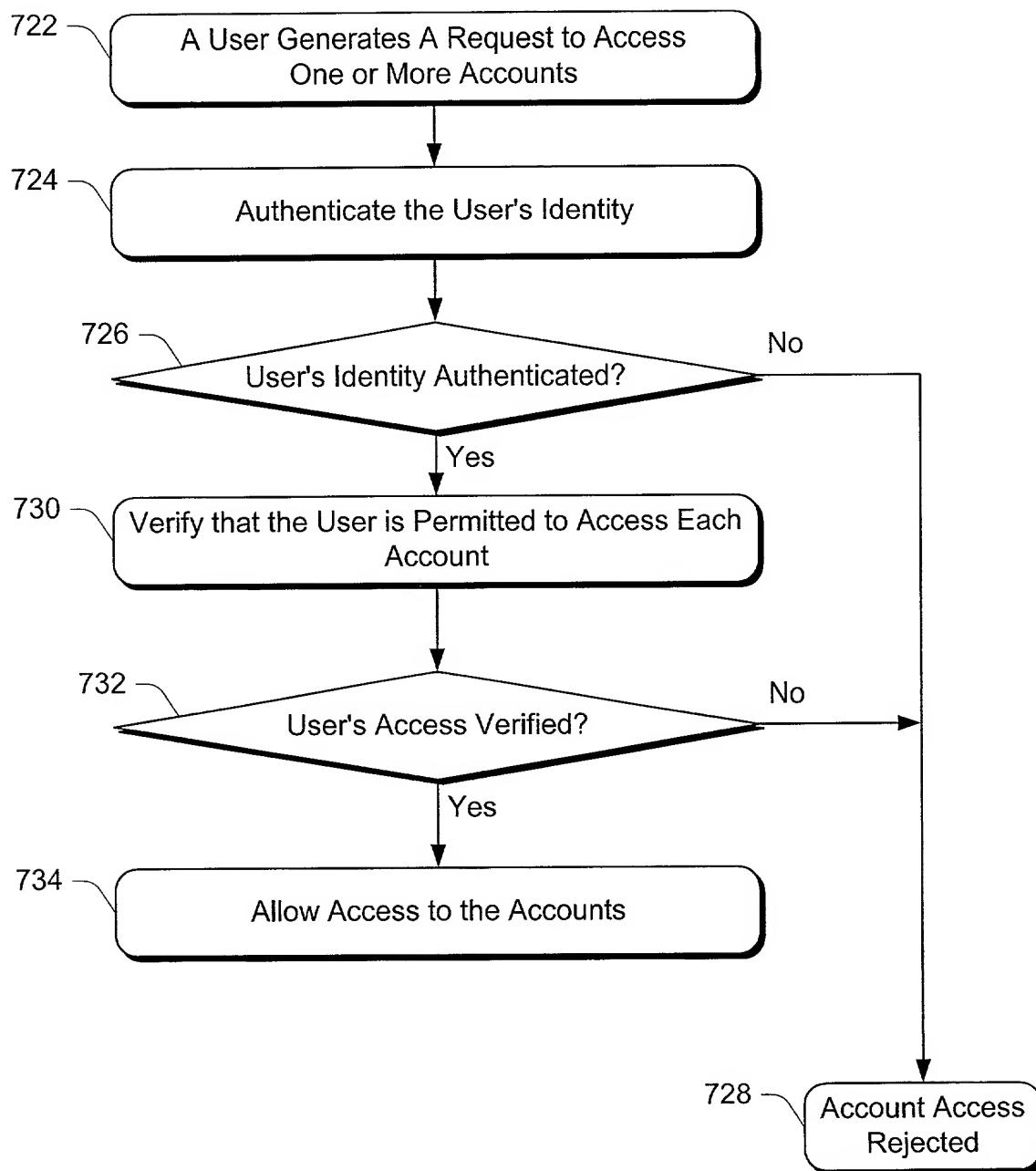


Fig. 21

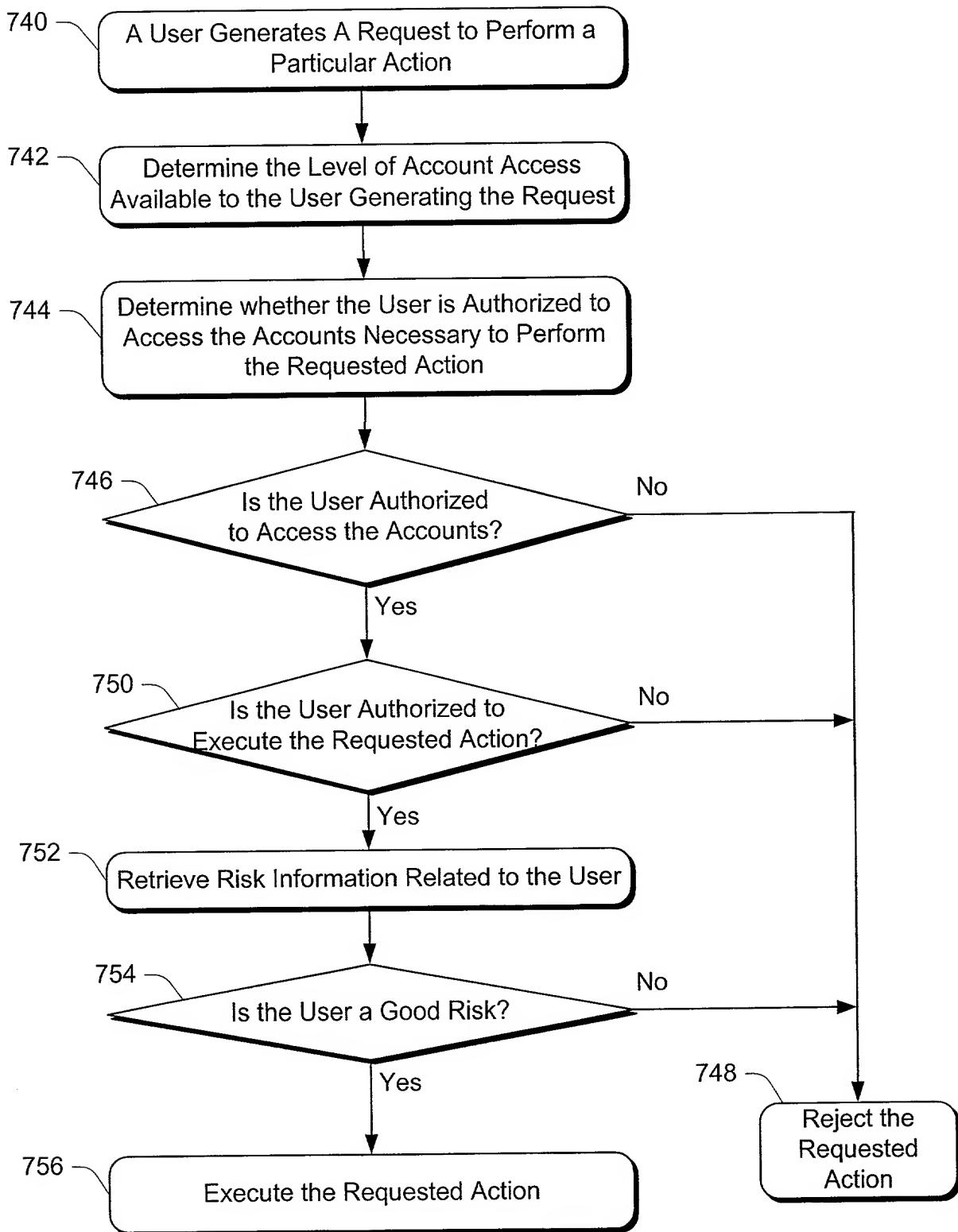


Fig. 22